

FCB BANCORP, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2900355	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$438	\$435	-0.6%		
Loans	\$299	\$309	3.4%		
Construction & development	\$25	\$19	-23.3%		
Closed-end 1-4 family residential	\$57	\$57	-1.2%		
Home equity	\$15	\$14	-4.3%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	-13.8%		
Commercial & Industrial	\$25	\$30	20.1%		
Commercial real estate	\$155	\$168	8.2%		
Unused commitments	\$44	\$30	-31.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$70	\$47	-32.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$20	\$28	43.5%		
Cash & balances due	\$23	\$22	-2.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$20			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$21			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$399	\$396	-0.7%		
Deposits	\$277	\$328	18.2%		
Total other borrowings	\$118	\$65	-45.2%		
FHLB advances	\$108	\$63	-41.8%		
Equity					
Equity capital at quarter end	\$39	\$39	0.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	8.6%	--		
Tier 1 risk based capital ratio	12.1%	12.1%	--		
Total risk based capital ratio	12.7%	13.1%	--		
Return on equity ¹	3.5%	-6.7%	--		
Return on assets ¹	0.3%	-0.6%	--		
Net interest margin ¹	2.7%	2.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	26.0%	91.1%	--		
Loss provision to net charge-offs (qtr)	0.7%	211.8%	--		
Net charge-offs to average loans and leases ¹	0.2%	1.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.2%	0.2%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.0%	2.1%	0.2%	0.9%	--
Home equity	1.6%	0.3%	0.0%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.1%	--
Commercial & Industrial	0.6%	0.9%	0.0%	0.0%	--
Commercial real estate	1.9%	1.1%	0.0%	0.2%	--
Total loans	2.3%	1.1%	0.0%	0.3%	--